



IndusInd
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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IndusInd Health Gain Policy

**The No Compromise
Health Policy That Lets
You Customise Plans
Accordingly.**





Health insurance policies are a bundle of certain standard benefits, that help you in case of unforeseen medical situations. But sometimes, policies fall short, that is, either they lack certain benefits or have some that you may not even need. Like, maybe you desperately wanted a vaccination cover in your policy for your kids, but your policy doesn't offer that. Only in moments like these where you wished, 'you could design your own health policy and choose only what you need.' Well, we heard you, and that is why, we bring to you a health policy that is extremely fluid and modular, one that is customisable to suit exactly 'what you want'. With the boost of 3 power packed plans **Plus, Power** and **Prime** you get the flexibility to pick and choose any benefits at any sum-insured which makes it a **Zero Compromise & 100% Aapki Choice policy**. So go ahead and 'make-your own' health insurance plan right away!

**IndusInd Health Gain Policy
– where advanced solutions meet
genuine trust.**

Here's What's New?

2x

Sum Insured Doubled, Without Any Trouble*

Get 100% base sum-insured over and above, to be used on the same claim.



Room rent limits, No limits*

Increase/Decrease your hospital room rent limits or even upgrade/downgrade your room category as you like.



Reduced Waiting Period*

Waiting period can be reduced from 3 years to 2 years or 1 year.



Cash-in-Hand Is Always Better, Man*

Get daily cash for 30 days in case of normal hospitalisation of beyond 72 hours; in case of ICU hospitalisation get 2x of normal hospitalisation cash for 15 days.



Premium On Critical Illness Waived Off*

Renewal premium is waived off for the first year of detection of any listed critical illness.



Voluntary Aggregate Deductible*

Get a significant discount on your insurance premium when you agree to pay a certain aggregate deductible amount during multiple claims in a policy period.



Removal of Co-payment*

If an insured person buys his first policy at the of age 61 or above, the co-payment can be removed by opting this cover.



Accommodation Bonus Will Be Your Reward++

Switching to a lower room category or below, can get you rewarded, in the form of a daily accommodation bonus.



Intercity Road Ambulance++

Get Intercity Road Ambulance costs covered up to actuals^* beyond 100km.

*These are optional covers and need to be opted separately while purchasing the policy.

++These are base features and would be applicable as per the plan selected.

^*This is applicable for Prime customers.

And We've Packed Some More For You!

Enhanced Covers



Guaranteed Cumulative Bonus

Choose this to keep your unutilised cumulative bonus intact even in the event of a claim



Unlimited Reinstatement of Base Sum Insured

Restore your base sum-insured as many number of times you exhaust it in a year on unrelated illness/injury and you can use up to 100% on related illness/injury



Consumable Cover

Pays for miscellaneous expenses like syringe, gloves etc. which are usually non-payable

Smart Covers



Change in Modern Treatment limits

Increase your coverage for modern treatment methods upto 100%



Vision Correction

Indemnifies you for the medical expenses incurred towards the correction of eyesight due to refractive error



Second Opinion

We cover you for cost incurred towards availing a second opinion from a medical

Preventive Care Cover



Health Check-up

Claim health check-up benefits as per your plan



Vaccination Cover

Whether it is Typhoid, Hepatitis or Anti-Rabies vaccine, we will pay for it up to a sum defined in your optional cover

Family Care Cover



Home Care Treatment

Medical expenses related to listed home treatments are covered



Companion Cover

A fixed daily amount is paid to the one who accompanies you while you're getting treated in a hospital



Child Care Cover

We pay for your children's expenses in case you are hospitalised and can't take care of them at home

Note: These are optional covers to be bought in packs

Convenience Covers



Change in Pre-Post Hospitalisation limit

Increase your pre & post hospitalisation limit to 90 days pre and 180 post hospitalisation



Air Ambulance

In a life threatening condition, get airlifted for further treatment or emergency



Radio Taxi

Instead of an ambulance, book a radio taxi for hospitalising the insured



Convalescence Cover

We pay an additional lumpsum amount, on hospitalisation for a minimum period of 7 continuous and consecutive days



Your Loyal Commitment, Our Royal Treatment

We truly cherish your loyalty and wish to express our gratitude in a way you really deserve. That's why, at the time of renewal every year, we add a benefit or a cover to your policy at no additional cost. No questions asked.

Year-wise availability of Sum Insured for Loyalty Cover ('Earned' Loyalty Cover Sum Insured)	
Policy Year	Coverage
Year 2	10% of Base Sum Insured Accidental Death & Permanent Total Disability
Year 3	20% of Base Sum Insured Accidental Death & Permanent Total Disability + 10% of Base Sum Insured Critical Illness
Year 4	30% of Base Sum Insured Accidental Death & Permanent Total Disability + 20% of Base Sum Insured Critical Illness + Hospital Cash {Daily Cash amount (Plan wise) of: Plus: ₹ 1000, ₹ 2000, Prime ₹ 3000}
Year 5	40% of Base Sum Insured Accidental Death & Permanent Total Disability + 30% of Base Sum Insured Critical Illness + Hospital Cash {Daily Cash amount (Plan wise) of: Plus: ₹ 1000, Power: ₹ 2000, Prime: ₹ 3000 + Leave Compensation Benefit (₹ 1000 per day)
Year 6	50% of Base Sum Insured Accidental Death & Permanent Total Disability + 40% of Base Sum Insured Critical Illness + Hospital Cash {Daily Cash amount (Plan wise) of: Plus: ₹ 1000, Power: ₹ 2000, Prime: ₹ 3000} + Leave Compensation Benefit (₹ 1000 per day)
Year 7 onward	50% of Base Sum Insured Accidental Death & Permanent Total Disability + 50% of Base Sum Insured Critical Illness + Hospital Cash {Daily Cash amount (Plan wise) of: Plus: ₹ 1000, Power: ₹ 2000, Prime: ₹ 3000} + Leave Compensation Benefit (₹ 1000 per day)
Maximum limit	50% of Base Sum Insured or 25 lakhs (whichever is lower) Accidental Death & Permanent Total Disability + 50% of Base Sum Insured or 25 lakhs (whichever is lower) Critical Illness + Hospital Cash {30 days of payment} + Leave Compensation Benefit (30 days of payment)

Like we said, no less than a royal treatment for you.

Discounts, Discounts & More Discounts*



Cross sell Discount*

If you are an existing IndusInd customer (eg: Private Car Package Policy Insurance) you get to zoom off with a special 7.5% discount on your Health Gain premium or if you already have another health policy extend this discount to 10%



Girl Child and/or Female Proposer Discount*

Get an exclusive 5% discount on the premium if you are an awesome woman and/or if you have an amazing girl child! Go girl power!



Family Discount*

Depending on your family's size, when you insure more than one family member individually in the same policy you can get up to 10% discount on the policy premium.



Long Term Discount*

Like they say, the longer you're in it, the better it gets! Get 7% discount for 2 years' policy and 12% for 3 Year Policy.



Long Term Fresh Healthy Life Discount*

Get 15% discount if you're <50 years of age, buying a long term 2/3-year health policy for the first time.

*Total of all discounts shall not exceed 40% (Excluding Long Term Discount) in aggregate.

*Long Term Fresh Healthy Life Discount will applicable subject to no Pre Existing Disease.

*Many more discounts are available.

Policy Covers Everything But Not These^

- Investigation & Evaluation
- Rest Cure, rehabilitation and respite care
- Obesity/ Weight Control unless life-threatening
- Change-of-Gender treatments
- Cosmetic or Plastic Surgery unless for accident, cancer or burns
- Hazardous or Adventure sports
- Breach of law
- Excluded Providers
- Substance Abuse and Alcohol
- Wellness and Rejuvenation
- Dietary Supplements & Substances
- Refractive Error
- Sterility and Infertility
- External Congenital Anomaly
- Medically Not Necessary Treatment
- Outpatient treatment
- Overseas treatment
- Charges other than Reasonable and Customary
- Self-injury or suicide
- Treatment outside discipline
- War or similar situations
- Unproven Treatments

^For complete list & understanding of exclusions, please visit indusindinsurance.com

ADD-ON FEATURES*		PLUS	POWER	PRIME
17	Guaranteed Cumulative Bonus	This benefit waives off the condition of decrease in Cumulative Bonus in case of a claim in immediate policy year.		
18	Unlimited Reinstatement of Base Sum-insured^	On subsequent claim, unlimited reinstatement of base sum insured on unrelated illness or injury, sub-limit of 100% of base sum insured for related illness/injury		
19	Consumable Cover	Within sum insured (reasonable and customary expenses incurred by the policyholder /insured person, during the policy year, for items which are listed in 'Annexure A-List I as Optional Items' of policy wordings)		
20	Double Cover	Choosing this cover will provide an additional 100% of base sum-insured on same claim, in single hospitalisation after exhaustion of base sum insured under the policy. This benefit supersedes the base feature of 'Extra Sum insured'		
21	Change in Room-Rent Limits	Category of Room capped to: Twin sharing	Category of Room upgrade to: Actuals OR Category of Room capped to: Twin sharing	Category of Room capped to: Single Private A.C room
22	Reduction in PED Waiting Period	Choose this benefit to reduce the Pre-Existing Waiting Period to 24 months or 12 months		
23	Voluntary Aggregate Deductible	Choose Voluntary Aggregate Deductible from the following options - ₹10,000/ ₹25,000/ ₹50,000/ ₹1,00,000/		
24	Removal of Co-payment	This benefit waives off the Co-Payment condition of 20% on the Assessed Claim Amount, applicable on Policies where the Insured age, first time entering into the Policy is >=61 years		
25	Hospital Cash	Daily Cash options: ₹ 1,000, ₹ 1,500, ₹ 2,000, ₹ 2500 max up to 30 days for In-Patient Hospitalisation and 15 days for ICU Hospitalisation. Minimum Hospitalisation of 72 hours		
26	Change in Pre/Post Hospitalisation Limit	The benefit, enhances the Pre-hospitalisation limit to 90 days and Post Hospitalisation limit to 180 days		
27	Air Ambulance	Covers cost up to 7.5% of base sum insured or ₹5 Lakhs whichever is higher		
28	Radio Taxi	Covers expenses up to ₹ 1,000 per hospitalisation		
29	Convalescence Cover	₹ 10,000 lumpsum if the Insured Person is hospitalized for a minimum period of 7 continuous and consecutive days	₹ 25,000 lumpsum if the insured person is hospitalized for a minimum period of 7 continuous and consecutive days	
30	Health Check-up	End of every policy year preventive health check-up up to ₹ 3,000 can be availed		
31	Vaccination Cover	Annual expenses for vaccination (as listed in policy wording) covered up to ₹ 2,000	Annual expenses for vaccination (as listed in policy wording) covered up to ₹ 3,500	
32	Change in Modern Treatment Limits	100% of base sum insured	Not Applicable	
33	Vision Correction	Medical expenses covered up to ₹ 50,000 for correction of eyesight due to refractive error	Medical expenses covered up to ₹ 1,00,000 for correction of eyesight due to refractive error	
34	Second Opinion	Expenses up to ₹ 3000 is covered towards second opinion from a medical practitioner in India	Expenses up to ₹ 5,000 is covered towards second opinion from a medical practitioner in India	
35	Home Care Treatment	Covered up to 100% of sum insured		
36	Companion Cover	Fixed daily amount of ₹ 1,000 towards expenses incurred by the Companion towards accommodation, transportation, food or any other miscellaneous expenses, max up to 30 days. Minimum 72 hours of hospitalisation is required for this benefit to trigger		
37	Child Care Cover	Fixed daily amount of ₹ 1,000 towards childcare expenses for any one dependent child covered under the policy up to 12 years of age, for max up to 30 days. Minimum 72 hours of hospitalisation is required for this benefit to trigger		

*The following features are optional covers and can be opted for by paying an additional premium.

^If opted, this benefit supersedes Reinstatement of Base Sum Insured.

Note: For complete details on coverage, refer Policy wordings or Prospectus.

BASE FEATURES		PLUS	POWER	PRIME
Sum Insured Options (in ₹ lakhs)		3, 5	10, 15, 20	25, 30, 50, 100
1	Hospitalisation Expenses (In Patient Treatment, Day Care &)	Covered up to the sum-insured Accommodation Bonus: Additional fixed daily amount of ₹ 1,000 on opting lower category room		Covered up to the sum-insured Accommodation Bonus: Additional fixed daily amount of ₹ 1,000 on opting lower category room
2	Domestic Road Ambulance	Covered up to ₹ 1500 per hospitalisation Intercity Ambulance cost (beyond 100km): ₹ 20,000 per hospitalisation	Covered up to ₹ 3,000 per hospitalisation Intercity Ambulance cost (beyond 100km): ₹ 20,000 per hospitalisation	Covered as per Actuals (including Intercity ambulance, beyond 100km)
3	Domiciliary Hospitalisation	Within the Sum Insured		
4	Modern Treatment	Covered up to 50% of base sum insured		Covered up to 100% of base sum insured
5	Pre & Post Hospitalisation	Pre 60 days + Post 60 days within the sum insured		Pre 60 days + Post 90 days within the sum insured
6	Organ Donor Expenses	Covered up to 50% of base sum-insured, max ₹ 5 lakhs		Covered up to 50% of base sum insured max ₹ 10 lakhs
7	Reinstatement of Base Sum Insured	On subsequent claim, one reinstatement up to 100% of base sum insured for unrelated illness/injury, sub-limit of 20% of base sum insured for related illness/injury		
8	Extra sum insured	Additional, 20% of Base sum insured on same claim, in single Hospitalisation		
9	Accidental Death Cover (PA)	Not applicable	5% of base sum-insured subject to minimum of ₹ 1 lakh	
10	Waiver of Premium	Not applicable	This benefit waives off the renewal policy premium for one year, in case of first diagnosis of certain listed Critical Illness. For long term policies, the Company shall waive off one year proportionate renewal policy premium.	
11	Cumulative Bonus	Increase in base sum-insured by 33.33% for every claim free policy year, subject to a maximum of 100% of base sum-insured and decrease by 33.33% of base sum-insured for every claim year.		
12	Call Option for Enhancement of Base Sum Insured	After 4 continuous and consecutive claim free Policy Years, if policyholder avails this benefit then enhanced Sum Insured is sum of expiring Policy's Base sum insured and accumulated Cumulative Bonus		
13	Loyalty Cover	At the end of each completed and continuous Policy Year, the Company shall provide Loyalty Cover to the policyholder (who is also an Insured Person) under the policy. (Refer Benefit-4.5.3 Loyalty Cover in Prospectus)		
14	Wellness Services	This is a service in which insured person can seek medical advice through telephonic or online mode		
15	Claim Service Guarantee	Cashless Claim - 1% of delayed claim amount (for delay beyond 6 hours to 12 hours), additional 1% for every additional delay of 6 business hours Reimbursement Claim -1% of delayed claim amount (for delay beyond 21 days to up to 42 days), additional 1% for every additional delay of 6 business hours Maximum limit - 6% of delayed claim amount		
16	Policy Service Guarantee	₹ 10,000	₹ 20,000	₹ 20,000

*Read the policy wording for renewal/call option sum insureds.

Check Your Eligibility

Entry Age - Maximum	99 years (No entry age bar for a sum-insured of ₹3 lakhs)
Entry Age - Minimum	Dependent children can be covered from 91 days to 30 years of age under Floater plan. Children above 5 years can be covered as an Individual with at least one member aged 18 years or above as proposer.
Exit Age	No Exit Age. This policy offers lifelong renewability
Individual policy	Maximum 8 members can be covered on individual sum insured basis (Self, Spouse, Son, Daughter, Father, Mother, Father-in-law, Mother-in-law, Brothers, Sisters, Grand Parents, Grand Children, Daughter-in-law and Son-in-law)
Family Floater Policy	Plus - maximum of 2 Adults (Self + Spouse) and 6 children Power - maximum of 4 Adults (Self+ Spouse + one set of dependent Parents or Parents-in-law) and 6 children Prime - maximum of 6 Adults (Self + Spouse + set of dependent Parents + set of Parents in law) and 6 children

Conditions Do Apply

Room Eligibility in force	Plus and Power: Single Private AC Room Prime: As per Actuals
Co-Payment	20% of the claim amount in Floater Policy, for all insured, if the age of the eldest member at entry is 61 years or above. In Individual Policy, for those insured whose age at entry is 61 years or above.
Policy Tenure	1 year, 2 years and 3 years

Note: Policy Proposer should be at least 18 years on the date of proposal.

Waiting Period

First 30 Days Waiting Period	30 days waiting period applicable from the start of the policy date towards treatment of any illness except for claims related to an accident.
Pre-Existing Disease Waiting Period	3 years waiting period for expenses related to the treatment of PED. A continuous coverage of 36 months is essential after the date of inception of the first policy.
Specific Waiting Period+	2 years waiting period applies to specific diseases. A continuous coverage of 24 months is essential after the date of inception of the first policy.
Covid-19 Waiting Period	15 days waiting period for Covid-19 treatment from the first policy commencement date.

+For detailed list of diseases, do read the prospectus / policy wordings available on our website www.indusindinsurance.com

Easy Steps To Claim



Inform our health claims team, HEALTH CARE, of hospital admission using the number 022-4890 3009 (Paid) given on your health card






Submit the required documents to HEALTH CARE



Network Hospital - HEALTH CARE will arrange for Cashless facility
Non-Network Hospital - For reimbursement claims, please follow the process as mentioned in our policy wordings

To make a smart choice, get in touch with us right away!

 Website	indusindinsurance.com
 Call	022-4890 3009 (Paid) 022-33834185 (Paid) – Exclusive line for Senior citizens
 WhatsApp	74004 22200

Contact our Insurance Advisor

Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.indusindinsurance.com and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax Laws are subject to changes as per the amendments from time to time. ~This is a campaign tagline which indicates the additional add on options available for the customer to choose from apart from the standard cover provided in policy plan.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. IndusInd Health Gain Policy UIN: RELHLIP22229V032122. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.

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